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ABSTRACT

The Bureau of Indian Affairs (BIA) 1971 Annual Credit and Financing Report describes the financing available for economic advancement of American Indians. The 3 main financing sources cited in this report are (1) customary leaders, both private and Government; (2) tribes and other Indian organizations with funds of their own; and (3) the revolving loan fund of the BIA. These financing sources are discussed in terms of such areas as housing, small business, agriculture, and education. Included is an appendix of 34 tables containing information on such items as loans made, amounts, sources, repayment records, and purposes. A related document is ED 050 849. (NQ)

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Annual Credit Report

1971

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UNITED STATES DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs

Division of Credit and Financing

LOUIS R. BRUCE, COMMISSIONER OF INDIAN AFFAIRS

RC005928

ANNUAL CREDIT AND FINANCING REPORT

June 30, 1971

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UNITED STATES DEPARTMENT OF INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

CREDIT AND FINANCING REPORT

Financing Indian Development

1971

During Fiscal Year 1971, some progress was made in financing the development and utilization of Indian-owned resources. Total estimated financing from all sources to Indians and Indian organizations increased by $80.5 million in 1971. The total financing outstanding to Indians from all sources was $518.2 million as of June 30, 1971. The majority of Indian financing was furnished by customary lenders, such as other Government agencies, and by Indians own tribal funds. However, this financing was still far short of meeting even the most urgent needs of the Indian.

The Bureau of Indian Affairs (BIA) credit program is administered with a revolving loan fund. The fund was funded with appropriations totaling $25.1 million over a period of several years. No additional funds have been appropriated for the fund since 1969. As of June 30, 1971, financing needs of Indians, for which we have documented in the form of commitments and applications authorized, and other estimated needs under consideration, totaled more than $999.3 million. On this date,

the fund had a cash balance of $2.1 million, and there were outstanding commitments on approved loan contracts and authorized applications totaling $23.9 million or a cash shortage of $21.8 million.

The revolving fund consists of a general fund and special funds for Navajo-Hopi Indians and for State of Oklahoma Indians, for regular lending purposes, and a special fund for expert assistance loans. The expert assistance fund is for the purpose of assisting tribes in obtaining expert assistance in the making and processing of claims against the United States Government before the Indian Claims Commission for adequate payment for lands taken by the Government during the early 1800's. At the end of 1971, there were unadvanced commitments totaling $872,048 and a cash balance of $730,310 in the fund, or a shortage of $141,738.

The Bureau's revolving fund supplies only a minor part of the total Indian financing; and then loans are made only if no other source of financing is available. The fund is currently being operated with payments of principal and interest on existing loans. As noted above, these funds are inadequate to meet even the minimum needs of Indians. Collections during the year totaled $2.2 million; and disbursements totaled $3.3 million leaving a cash balance of $2.1 million at the end of the fiscal year.

Most of the Indians financing needs could be met by private lenders. However, because Indians generally have little equity to offer as

security, they are unable to obtain loans from this source. To encourage private lenders to make these much needed funds available to Indians, security must be provided by some other means, such as through loan guaranty and insurance and interest subsidies.

To meet some of these needs, legislation was introduced in the 88th through the 92nd Congresses requesting additional funds and certain other authorizations, but was not enacted. The main features of the pending bills, H. R. 18571, H. R. 18790, H. R. 2378, and S. 4116 and S. 2036, are:

1. Authorization for appropriation of an additional $50 million for the revolving loan fund.

2. Inauguration and establishment of a $200 million loan guaranty and insurance fund.

3. Authorization for interest subsidy payments on guaranteed and insured loans.

4. Authorization to sell loan instruments for loans made from the revolving fund, and to deposit the proceeds in the revolving fund. The proceeds would then be available for lending.

Pending enactment of the proposed legislation, the Bureau's credit program will continue to be directed towards increasing Indian financing from conventional sources including other Federal agencies such as Small Business Administration, Economic Development Administration, Department of Housing and Urban Development and Farmers Home Administration.

Parmelee, South Dakota

Outside

Inside

This grocery market is located on the Rosebud Reservation and was financed by the Small Business Administration.

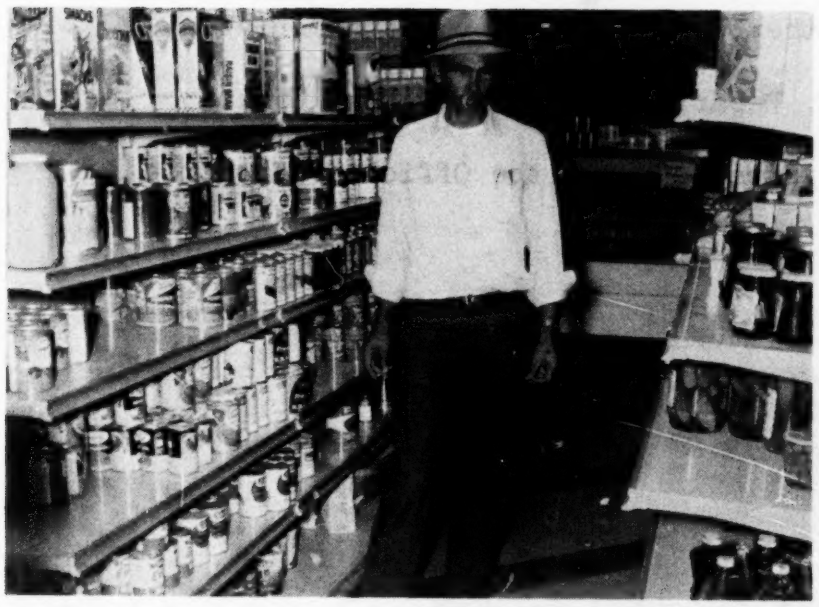
Financing Sources

Indians receive financing from three main sources: (1) customary lenders, both private and government; (2) tribes and other Indian organizations with funds of their own available; and (3) the revolving loan fund of the Bureau. Under the Bureau's credit program, primary emphasis is given to assisting Indians to obtain financing from the same institutions that provide financing to other citizens. Also, tribes are encouraged to use their own funds, if available, for financing purposes.

Financing to Indians from these sources over the past five years is as follows:

	1967		1968		1969		1970		1971	
	Amount (Millions)	Pct.	Amount (Millions)	Pct.	Amount (Millions)	Pct.	Amount (Millions)	Pct.	Amount (Millions)	Pct.
Financing										
By customary lenders	$183.5	63.1	$207.0	63.8	$252.6	66.0	$294.2	67.2	$372.8	72.0
With tribal funds	81.7	28.1	92.3	28.4	105.1	27.4	117.7	26.9	117.7	22.7
Revolving loan funds	25.7	8.8	25.2	7.8	25.3	6.6	25.7	5.9	27.7	5.3
Total	290.9	100.0	324.5	100.0	383.0	100.0	437.6	100.0	518.2	100.0

Lower Brule, South Dakota



This grocery store is owned by a member of the Lower Brule Sioux Tribe and financed by the Small Business Administration and Indian Business Development Fund.

Financing by Customary Institutions

The five-year record of estimated financing of Indians by customary lenders follows:

	1967 (Millions) $	1968 (Millions) $	1969 (Millions) $	1970 (Millions) $	1971 (Millions) $
Financing by:					
National & State Banks	34.37	41.43	47.33	50.09	59.99
Federal Land Banks	4.68	4.13	4.68	4.65	5.31
Savings and Loan Assns.	6.10	6.67	6.91	7.51	7.62
Finance & Loan Companies	17.67	18.44	23.15	25.54	27.54
Insurance Companies	1.73	1.90	2.00	2.16	2.18
Production Credit Assns.	6.86	7.00	6.96	7.92	8.97
Individuals	1.64	1.75	1.89	1.66	1.52
Federal Credit Agencies	21.34	28.10	53.55	91.98	143.96
Other	89.05	97.56	106.15	102.74	115.75
Total	183.44	206.98	252.62	294.25	372.84

As shown in the table, the largest increase in financing was by Federal credit agencies; namely, the Economic Development Administration, Farmers Home Administration, Department of Housing and Urban Development, Small Business Administration, and the Office of Economic Opportunity.

Fallon, Nevada

Lance Manufacturing Company is financed by SBA and a grant from the IBDF. A number of members of the Fallon Paiute and Shoshone Tribe have received training in plastic molding fabrication and equipment operations.

Home Financing. There were unpaid balances on 3,888 loans for new construction and home purchases carried over from the previous year. An additional 3,157 loans were made during the year making a total of 7,045 outstanding of $112.1 million, of which repayment of $10.4 million is either guaranteed or insured.

A total of 3,679 loans obtained for home rebuilding or repairs were carried over from the previous year. An additional 2,890 loans were

made during the year, making a total of 6,569 outstanding of $7.1 million of which repayment of $1.4 million is either guaranteed or insured.

Sandia Pueblo, New Mexico

Office building constructed by private contractors on Sandia Pueblo property and purchased by the Sandia with a loan from the revolving fund. The building is leased to various concerns for office space.

Tribal Funds

The amount of tribal funds being used for financing economic development of tribes and their members has doubled during the past six years-- from $57.6 million in 1966 to $117.7 million in 1971. Credit and financing operations of some tribes are conducted entirely with tribal funds, i.e., their own funds are used to make loans to members and associations of members, and to finance tribal industrial, commercial, and agricultural enterprises. Other tribes with limited funds

available use their funds to supplement revolving funds borrowed from the United States.

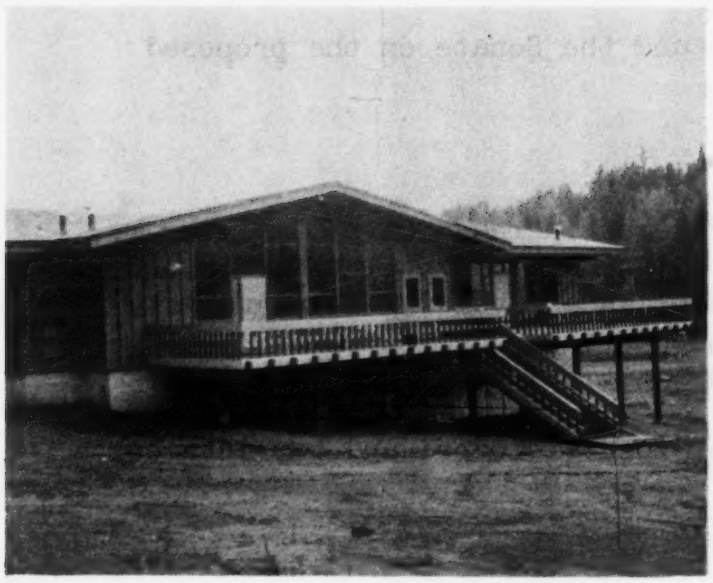
Revolving Fund for Loans

The revolving fund for loans was authorized by four main Acts: (1) The Indian Reorganization Act of June 18, 1934 (48 Stat. 986; 25 U.S.C. 470), as amended and supplemented; (2) the Oklahoma Welfare Act of June 26, 1936 (49 Stat. 1968; 25 U.S.C. 503); (3) the Navajo-Hopi Rehabilitation Act of April 19, 1950 (64 Stat. 44; 25 U.S.C. 631); and the Act of November 4, 1963 (77 Stat. 301; 25 U.S.C. 70n-1), as amended, authorizing loans for expert assistance in connection with the preparation and trial of claims pending before the Indian Claims Commission. The Act of May 24, 1950 (64 Stat. 190; 25 U.S.C. 443), authorized the deposit into the revolving fund of moneys received in settlement of debts of livestock and from the sale of livestock. The livestock involved originated in drouth relief purchases by the Department of Agriculture in 1934 which were turned over to the Bureau to establish foundation herds for Indians. The livestock were loaned to Indians on a "repayment in kind" basis. A total of $2.8 million has been deposited in the revolving fund for livestock settlement.

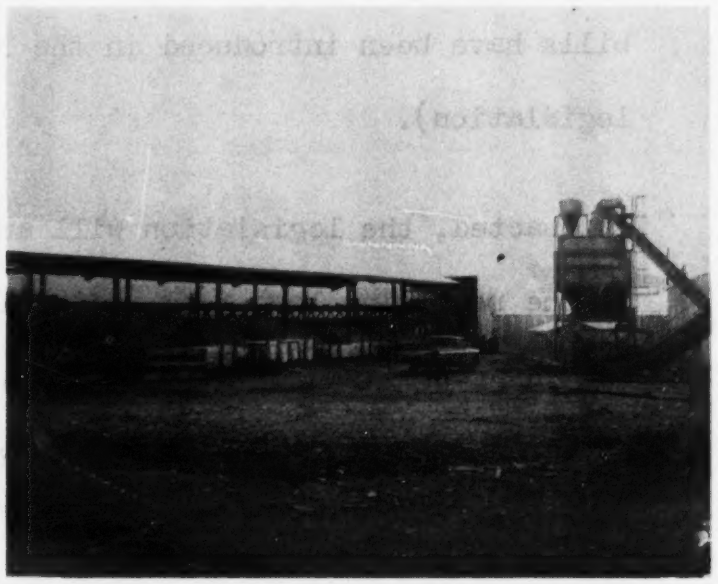
Funds authorized by the Indian Reorganization Act, supplemented by livestock settlements, are the only moneys in the revolving fund generally available for loans to Indians and Indian organizations. Other revolving funds authorized by the Oklahoma Welfare Act are for loans only in the State of Oklahoma, exclusive of Osage County; and

funds authorized by the Navajo-Hopi Rehabilitation Act are only for loans to the Navajo and Hopi Tribes and their members. Funds authorized for expert assistance loans may not be used for any other purpose.

White Mountain Apache Reservation, Arizona



Ski Lodge constructed as a part of the Sunrise Recreation Complex with a grant from EDA.



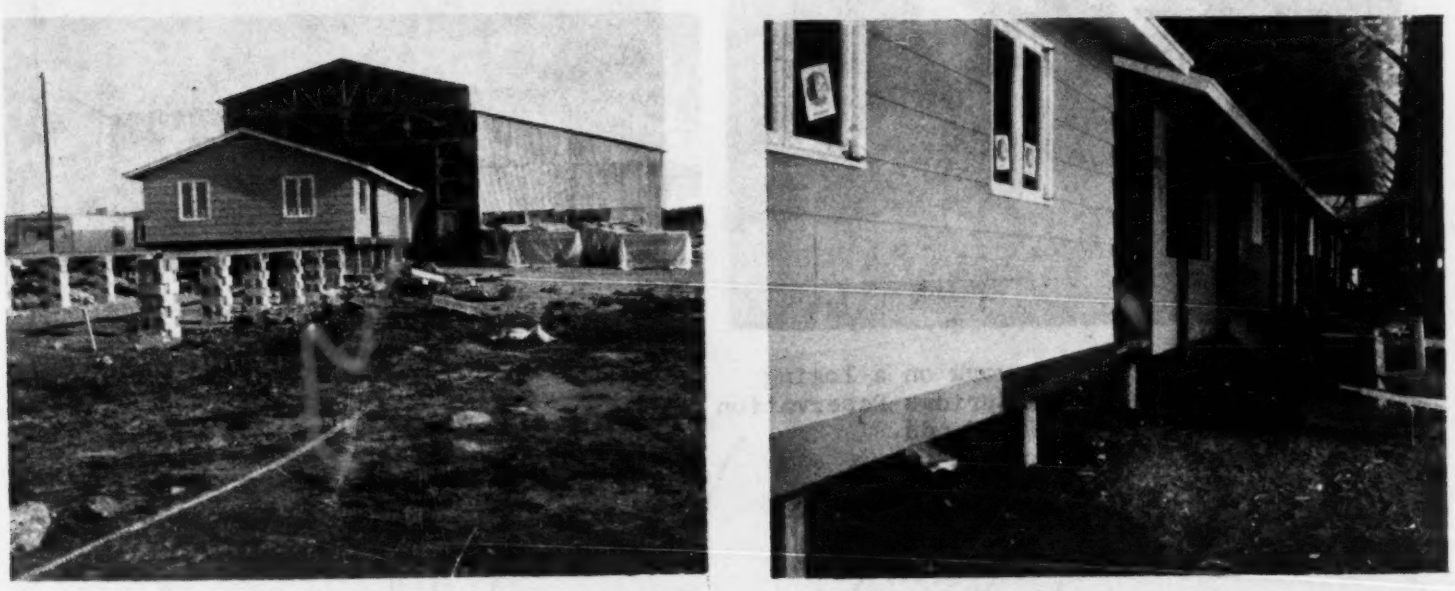
Part of the Fort Apache Timber Company-new small log mill financed by a loan from EDA and tribal enterprise funds.

The authorizations and appropriations made are summarized as follows:

	Authorized	Appropriation	Expended for Administration 1936-1961	Appropriation Available for Loans	Authorizations Unappropriated
Indian Reorganization Act	$20,000,000	$19,999,600	$3,093,902	$16,905,698	$400
Oklahoma Welfare Act	2,000,000	2,000,000	612,774	1,387,226	-
Navajo-Hopi Rehabilitation Act	5,000,000	1,800,000	367,264	1,432,736	3,200,000
Expert Assistance	1,800,000	1,800,000	-	1,800,000	-
	28,800,000	25,599,600	4,073,940	21,525,660	3,200,400

At the time of enactment of the IRA, few Indians were able to obtain financing from conventional sources, either governmental or private. Indians were practically unknown to customary lenders, and the lenders were largely unknown to the Indians. Many started in productive enterprises with revolving fund loans, and gradually progressed to the point where conventional lenders could be interested in financing them. Information on conventional financing was obtained for the first time in 1951, and showed a total volume at that time of slightly over $20 million. The growth to an estimated $372.8 million in 1971 would not have been possible if the revolving fund had not been available to get them started. Loans from the revolving fund involve high risk--more than the ordinary lender could tolerate. With appropriations of $21.5 million available for loans, the revolving feature has permitted total loans of $72.2 million to be made. Loans receivable at June 30, 1971, were $27.6 million.

Belcourt, North Dakota



Turtle Mountain Builders and Supply Corporation house building factory. This factory will be able to produce one house a day when it reaches full capacity. It has been financed by SBA and local banks.

Repayment Record. The five-year record of repayments, both principal and interest is as follows:

Principal Amount	Advanced $	Paid $	Cancelled $	Unpaid Balance $	Delinquent $
1967	62,250,850.59	36,174,108.85	421,534.05	25,655,207.69	538,731.02
1968	64,893,689.39	37,749,367.51	1,969,164.15	25,175,157.73	1,275,646.30
1969	66,678,111.77	38,857,307.79	2,596,842.68	25,223,961.30	4,530,160.80
1970	68,948,699.48	40,615,205.49	2,596,842.68	25,736,651.31	1,749,476.55
1971	72,248,576.29	41,990,687.73	2,596,842.68	27,661,045.88	1,759,822.89
Percentage					
1967	100.00	58.11	0.67	41.22	2.10
1968	100.00	58.17	3.03	38.80	5.07
1969	100.00	58.27	3.89	37.84	17.96
1970	100.00	58.90	3.76	37.34	6.80
1971	100.00	58.12	3.59	38.29	6.36

Delinquencies decreased from 6.80 percent of the unpaid balance in 1970 to 6.36 percent in 1971.

The record of payment of interest over the last five years is as follows:

Interest Amount	Accrued $	Paid $	Not Due $	Cancelled $	Delinquent $
1967	6,251,007.66	5,448,536.94	586,512.96	33,787.87	182,169.89
1968	7,183,712.26	6,004,321.98	623,130.33	232,013.08	324,246.87
1969	8,090,261.33	6,644,845.28	315,184.62	570,248.43	559,983.00
1970	9,043,331.88	7,297,690.86	604,809.23	570,248.43	570,583.36
1971	10,077,222.47	8,102,675.59	1,026,822.77	570,248.43	377,475.68

The loans receivable bore interest at the following rates:

Non-interest bearing	$27,841
1 percent	317,157
2 percent	6,830,953
3 percent	3,688,021
4 percent	536,671
4-1/2 - 4-3/4 percent	3,898,108
5 percent	3,403,130
5-1/2 percent	8,959,165
	27,661,046

The average interest rate on outstanding loans was 4.5 percent. Many of the outstanding loans were made years ago when interest rates were lower than they are at the present time. Changes may not be made unilaterally in the outstanding loan agreement contracts.

Cash Balance. The cash balance at the close of Fiscal Year 1971 was $2,151,387 compared with $3,259,960 in 1970. The decrease is broken down as follows:

General Fund	($881,145)
Oklahoma Fund	(15,030)
Navajo-Hopi Fund	108,209
Expert Assistance Fund	(320,607)
	(1,108,573)

Loans Receivable. Loans receivable at the close of Fiscal Year 1971 totaled $27,661,046 compared with $25,737,231 in 1970.

Allowance for Losses. The allowance for losses was increased from $2,554,802 in 1970 to $2,608,079 in 1971. A comparative statement by Areas follows:

	1970	1971
Aberdeen	$74,516	$79,590
Albuquerque	29,990	29,395
Anadarko	38,793	39,478
Billings	27,822	31,157
Juneau	1,973,461	2,035,266
Minneapolis	8,238	8,082
Muskogee	199,647	154,728
Navajo	2,970	2,589
Phoenix	23,457	26,163
Portland	22,182	23,615
Central Office	153,726	178,016
	2,554,802	2,608,079

16/17

The increase in the Juneau Area was mainly on loans to four village associations for the operation of salmon canneries and allied activities.

Use Made of Tribal and Revolving Funds

Loans are made by the United States to tribes and bands to enable them to make loans to their members and associations of members, and to finance tribal enterprises. Tribal funds may be used for the same purposes. Cooperative credit associations may receive loans of revolving funds from the United States if their members are not eligible for loans from tribes and bands. The funds may be reloaned to other members. Both revolving funds and tribal funds in the hands of organizations revolve, i.e., repayments on loans and interest earnings may be used for additional loans. Cooperative associations may receive loans from the United States if members of the associations are ineligible for loans from tribes and bands. Individual Indians of at least one-quarter degree of Indian blood are eligible for loans of revolving credit funds direct from the United States, if they are not eligible for loans from a credit association, or if the tribe or band in which they are members is not conducting credit operations.

REVOLVING LOAN FUND

COMPARATIVE FINANCIAL STATEMENT

	June 30, 1971		June 30, 1970	
ASSETS				
Cash				
General Fund	$610,522.41		$1,491,667.56	
Oklahoma Fund	30,694.49		45,724.84	
Navajo-Hopi Fund	779,860.39		671,650.62	
Expert Assistance Fund	730,309.94		1,050,917.65	
Total		$2,151,387.23		$3,259,960.67
Loans Receivable				
General Fund	23,965,511.24		22,328,470.95	
Oklahoma Fund	1,805,347.29		1,758,001.66	
Navajo-Hopi Fund	798,000.00		885,500.00	
Expert Assistance Fund	1,094,454.12		765,258.44	
	27,663,312.65		25,737,231.05	
Less: Allowance for Losses	2,608,079.00	25,055,233.65	2,554,802.00	23,182,429.05
Accrued Interest Receivalbe		1,404,298.45		1,187,817.86
Total Assets		28,610,919.33		27,630,207.58
CAPITAL AND SURPLUS				
Capital - Appropriated Funds				
General Fund	19,999,600.00		19,999,600.00	
Oklahoma Fund	2,000,000.00		2,000,000.00	
Navajo-Hopi Fund	1,800,000.00		1,800,000.00	
Expert Assistance	1,800,000.00		1,800,000.00	
Total		25,599,600.00		25,599,600.00
Less: Administrative Expenses				
General Fund	3,093,901.95		3,093,901.95	
Oklahoma Fund	612,774.10		612,774.10	
Navajo-Hopi Fund	367,263.89	4,073,939.94	367,263.89	4,073,939.94
		21,525,660.06		21,525,660.06
Plus: Livestock settlements		2,783,108.75		2,783,108.75
Surplus				
Interest Earned	10,077,320.63		9,043,331.88	
Less: Cancellations				
Principal	2,596,842.68		2,596,842.68	
Interest	570,248.43		570,248.43	
Allowance for Losses	2,608,079.00	4,302,150.52	2,554,802.00	3,321,438.77
Total Capital and Surplus		28,610,919.33		27,630,207.58

19/ 20

At the close of the fiscal year, the following loans had been made:

By Tribes		
To individual Indians	$ 83,031,601	
To cooperatives	1,527,835	
For enterprises	111,844,133	$196,403,569
By Credit Associations		
To individual Indians		7,225,072
By United States		
To individual Indians	7,107,570	
To cooperatives	1,748,050	8,855,620
Total		$212,484,261

Individual Loans. A total of 54,055 loans for $97,364,243 has been made to individuals of which $27,104,523 was outstanding at the close of the fiscal year, as follows:

Total Loans		$ 97,364,243
Repaid	$ 68,344,574	
Cancelled	1,915,146	70,259,720
Total		$ 27,104,523

A total of 1,878 loans of $7,943,531 were made during 1971.

Educational Loans. An additional 161 loans totaling $124,592 were made for educational purposes in 1971 compared with 119 totaling $78,133 in 1970. There were 576 loans of $507,127 outstanding compared with 480 of $419,905 in 1970. Of the outstanding loans, 205 were delinquent in payments totaling $114,251 or 22.5 percent. This is an improvement over 1970 when 212 loans were delinquent in payments totaling $105,824 or 25.2 percent.

Cooperative Loans. Loans totaling $3,275,885 have been made to cooperative associations. The outstanding balance at June 30, 1971, was as follows:

Total Loans		$3,275,885
Repaid	$2,070,847	
Cancelled	34,014	2,104,861
Outstanding balance 6/30/71		$1,171,024

Most Indian-owned cattle are individually owned but are operated cooperatively. Arts and crafts products in Alaska are marketed cooperatively. Some of the Native village stores in Alaska are organized on a cooperative basis, others on a tribal basis. Purchases for all Native stores are handled through a central cooperative purchasing association.

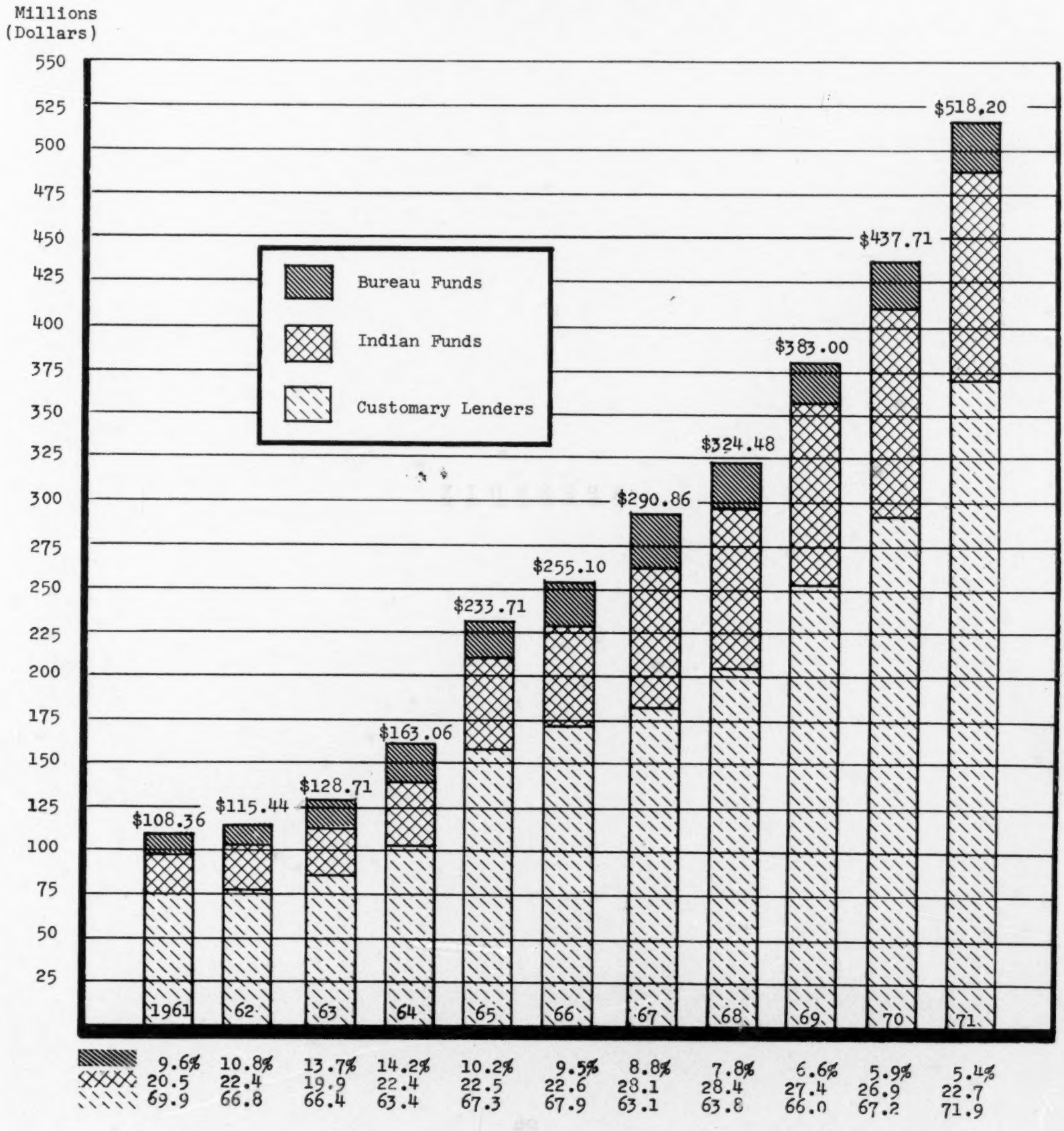
Tribal Enterprises. Loans and investments of tribal funds in enterprises totaled $141,118,008 at the close of the year, as follows:

Total loans and investments		$141,118,008
Repaid	$26,681,916	
Cancelled	2,591,959	29,273,875
Balance		$111,844,133

The balance is composed of the following:

Balance on unpaid loans	$ 27,400,045
Tribal funds invested	49,557,589
Retained Earnings	34,886,499
	$111,844,133

TOTAL INDIAN FINANCING
COMPARATIVE RECORD



A P P E N D I X

Table 1 - Estimated Financing of Indians by Customary Institutions - Calendar Years

LENDERS	Aberdeen	Albuquerque	Anadarko	Billings	Juneau	Minneapolis	Muskogee	Navajo	Phoenix	Portland	Other	Total
	AREA											
Banks:												
1966	$5,747,700	$2,268,900	$2,216,100	$5,814,100	$2,849,400	$361,500	$5,208,300	$4,416,600	$4,219,300	$5,288,500	$659,800	$39,050,200
1967	5,075,900	3,281,000	2,410,000	6,311,300	2,435,900	1,485,600	5,619,300	5,824,100	4,329,800	8,050,900	736,600	45,560,400
1968	5,611,700	2,843,900	2,885,200	6,424,100	2,904,800	1,473,900	6,212,700	6,999,100	4,949,700	10,982,900	722,100	52,010,100
1969	6,913,200	3,319,300	2,723,200	6,935,100	2,459,500	1,571,600	6,076,600	7,256,100	4,994,000	11,915,700	576,900	54,741,200
1970	7,510,500	8,166,200	2,414,200	8,938,400	2,634,000	1,911,600	5,731,400	10,512,500	5,094,400	11,680,100	709,500	65,302,800
Finance and Loan Cos:												
1966	235,400	642,900	1,021,300	757,700	175,000	178,300	5,200,700	7,303,000	985,300	817,500	351,500	17,668,600
1967	244,500	743,900	1,195,300	734,800	261,800	250,200	5,349,700	7,271,000	1,151,000	819,100	416,900	18,438,600
1968	280,000	1,183,700	1,048,300	756,000	317,600	270,500	5,782,900	10,543,000	1,277,100	1,276,600	417,100	23,152,800
1969	489,400	1,878,300	949,000	777,600	340,700	490,300	6,089,600	11,797,300	1,488,800	926,000	311,000	25,538,000
1970	615,900	1,436,500	845,400	862,200	390,800	488,600	6,213,100	13,037,800	2,337,000	854,500	460,700	27,542,500
Farmers Home Admin:												
1966	2,284,500	297,900	289,900	3,130,000	-	132,800	3,107,700	27,700	1,100,700	426,600	284,800	11,082,600
1967	2,530,600	379,600	476,300	3,238,100	30,000	306,800	3,057,900	60,000	1,380,600	539,500	329,300	12,328,700
1968	2,362,200	412,300	595,500	3,496,400	211,400	381,800	3,164,300	125,800	1,327,600	735,100	304,900	13,116,900
1969	2,584,200	470,600	769,700	3,472,400	1,035,600	582,900	3,407,100	307,900	1,689,100	945,100	224,800	15,489,400
1970	3,250,500	746,500	757,100	3,530,600	1,057,000	682,300	3,767,900	416,200	2,143,500	1,357,500	293,800	18,002,900
FCA'S:												
1966	2,379,900	-	25,000	2,456,400	-	41,600	1,598,000	24,000	248,200	82,400	-	6,855,500
1967	2,290,900	-	23,000	2,692,900	-	42,200	1,740,300	13,900	102,600	92,000	-	6,997,800
1968	2,185,000	-	2,500	2,670,800	-	26,300	1,807,700	12,400	152,400	103,300	-	6,960,400
1969	1,857,600	11,100	2,000	2,678,200	-	33,000	1,866,100	20,900	1,301,500	152,400	-	7,922,800
1970	2,052,800	13,000	2,200	2,856,700	-	46,500	2,547,300	51,300	1,200,000	197,200	-	8,967,000
Stores:												
1966	1,823,100	732,300	1,624,500	1,501,400	1,700,000	459,800	10,033,600	11,293,200	3,451,700	1,265,300	332,000	34,216,900
1967	1,869,000	1,156,400	1,926,500	1,358,500	1,409,900	454,200	10,482,500	14,185,600	3,581,400	1,343,600	360,700	38,128,300
1968	1,850,900	842,800	2,503,700	1,435,000	2,281,800	262,800	11,568,200	12,819,200	5,190,400	1,320,200	359,000	40,434,000
1969	1,848,300	853,800	1,664,000	1,615,400	2,265,000	265,800	11,432,000	11,162,900	3,748,500	1,256,000	254,000	36,365,700
1970	2,217,100	811,000	1,710,000	1,657,700	2,440,000	250,500	17,764,300	12,386,500	3,612,000	1,139,100	780,000	44,768,200
Other:												
1966	2,755,900	3,393,600	3,960,800	4,287,100	6,666,700	1,221,000	20,738,200	17,438,500	8,412,100	5,319,600	369,300	74,562,800
1967	3,109,400	3,771,900	4,590,600	4,975,600	6,539,200	1,490,800	21,805,700	19,279,400	10,324,800	8,951,700	682,900	85,522,000
1968	9,677,900	7,890,900	6,243,000	8,184,400	10,612,000	3,117,800	27,802,600	22,630,500	12,294,300	7,522,900	969,300	116,945,600
1969	14,973,300	12,607,100	5,027,700	12,451,400	18,417,700	4,942,000	31,250,900	25,534,800	18,076,000	9,473,700	1,435,100	154,189,700
1970	20,810,900	17,249,100	4,767,100	16,290,800	22,937,000	7,325,700	37,987,400	41,096,000	23,306,300	10,053,400	6,431,000	208,254,700
TOTAL:												
1966	15,226,500	7,335,600	9,137,600	17,946,700	11,391,100	2,395,000	45,886,500	40,503,000	18,417,300	13,199,900	1,997,400	183,436,600
1967	15,120,300	9,332,800	10,621,700	19,311,200	10,676,800	4,029,800	48,055,400	46,634,000	20,870,600	19,796,800	2,526,400	206,975,800
1968	21,967,700	13,173,600	13,278,200	22,966,700	16,327,600	5,533,100	56,338,400	53,130,000	25,191,500	21,941,000	2,772,000	252,619,800
1969	28,666,000	19,140,200	11,135,600	27,930,100	24,518,500	7,885,600	60,122,300	56,079,900	31,297,900	24,668,900	2,801,800	294,246,800
1970	36,457,700	28,422,300	10,496,000	34,136,400	29,458,800	10,705,200	74,011,400	77,500,300	37,693,200	25,281,800	8,675,000	372,838,100

Table 1 - Estimated Financing of Indians by Customary Institutions - Cont'd.

LENDER	Calendar Years				
	1966	1967	1968	1969	1970
Commercial					
National and State Banks --	$34,371,400	$41,425,600	$47,329,000	$50,086,600	$59,987,900
Federal Land Banks --------	4,678,700	4,134,800	4,681,100	4,654,600	5,314,900
Savings and Loan Assns. ---	6,099,100	6,669,000	6,909,700	7,510,400	7,618,100
Finance and Loan Cos. -----	17,668,700	18,438,600	23,152,800	25,538,000	27,542,500
Insurance Cos. ------------	1,728,700	1,898,900	2,002,700	2,160,000	2,177,800
Production Credit Assns. --	6,855,500	6,997,800	6,960,400	7,922,800	8,967,000
Individuals ----------------	1,641,000	1,745,000	1,888,500	1,664,500	1,520,800
Others ---------------------	1,724,200	3,443,400	3,801,900	2,709,300	3,147,600
Total ----------------	74,767,300	84,753,100	96,726,100	102,246,200	116,276,600
Government					
EDA ------------------------	912,200	3,164,600	7,753,200	17,826,300	23,398,700
Farmers Home Admin. --------	11,082,600	12,328,700	13,116,900	15,489,400	18,002,900
HUD ------------------------	17,100	2,090,600	19,958,200	41,051,100	78,802,700
OEO ------------------------	2,215,400	3,654,900	5,004,400	4,884,300	5,453,700
REA ------------------------	1,951,700	1,997,300	2,039,400	3,655,200	4,860,500
SBA ------------------------	776,700	1,202,600	1,699,300	2,847,000	6,594,700
VA -------------------------	3,254,600	3,279,800	3,358,200	3,794,400	3,705,000
Others ---------------------	1,130,200	388,000	622,200	2,420,100	3,144,200
Total ----------------	21,340,500	28,106,500	53,551,800	91,967,800	143,962,400
Other Lenders					
Auto Dealers ----------------	28,370,700	30,449,000	34,748,700	34,896,100	37,261,400
Canneries -------------------	2,310,100	1,809,400	3,193,300	2,961,600	3,655,000
Cotton Gins and Seed Cos. -	2,317,200	1,953,400	2,421,000	2,196,700	2,067,600
Credit Unions ---------------	2,318,500	2,783,000	2,709,800	2,700,000	3,397,400
Garages ---------------------	5,481,300	5,628,800	5,648,000	5,974,000	7,307,800
Machinery Dealers -----------	3,093,300	3,395,400	3,132,800	3,290,700	3,230,500
Medical and Dental ----------	436,400	132,000	187,300	103,300	269,300
Oil Companies ---------------	2,242,100	3,000,000	2,338,200	1,630,800	1,504,700
Stores ----------------------	34,216,900	38,128,300	40,434,000	36,365,700	44,768,200
Wholesale Companies ---------	1,434,000	1,860,000	2,900,000	2,902,300	3,470,000
Others ----------------------	5,108,300	4,976,900	4,628,800	7,011,600	5,667,200
Total ----------------	87,328,800	94,116,200	102,341,900	100,032,800	112,599,100
Grand Total -----------	183,436,600	206,975,800	252,619,800	294,246,800	372,838,100

Table 2 - Estimated Financing of Indians by Customary Institutions

AREA	Estimated Total		Estimated Additional Volume	
	1969	1970	1969	1970
Aberdeen -------------------	$28,666,000	$36,457,700	$12,095,600	$7,791,700
Albuquerque ----------------	19,140,200	28,422,300	11,848,500	9,282,100
Anadarko -------------------	11,135,600	10,496,000	4,597,500	(639,600)
Billings -------------------	27,930,100	34,136,400	13,549,800	6,206,300
Juneau ---------------------	24,518,500	29,458,800	12,996,400	4,940,300
Minneapolis ----------------	7,885,600	10,705,200	5,101,000	2,819,600
Muskogee -------------------	60,122,300	74,011,400	40,995,100	13,889,100
Navajo ---------------------	56,079,900	77,500,300	32,823,700	21,420,400
Phoenix (a) ----------------	31,297,900	37,693,200	17,716,500	6,395,300
Portland -------------------	24,668,900	25,281,800	9,429,700	612,900
Others ---------------------	2,801,800	8,675,000 (b)	1,325,400	5,873,200
Total ----------------	294,246,800	372,838,100	162,479,200	78,591,300

(a) Includes Sacramento Area
(b) Includes Choctaw Agency

Table 3 - Estimated Financing of Indian Housing - Calendar Years

Type of Financing	New construction and home purchases							
	Number				Amount			
	Total 1969	Carry-over	New 1970	Total 1970	Total 1969	Carry-over	New 1970	Total 1970
Not Insured or Guar.								
Farmers Home Adm. ---	440	364	138	502	$3,323,700	$2,652,600	$1,398,000	$4,050,600
Veterans Adm. -------	312	236	102	338	2,118,600	1,656,200	928,600	2,584,800
Savings & Loan Assn.-	292	234	57	291	2,754,600	2,267,900	585,300	2,853,200
Banks ----------	283	272	58	330	1,850,800	1,574,400	554,500	2,128,900
Federal Land Banks --	71	61	11	72	535,000	424,100	107,400	531,500
HUD ----------	1,181	631	1,824	2,455	36,985,900	27,990,600	48,940,500	76,931,100
Bureau & Tribal Loans	1,309	1,118	462	1,580	8,348,200	7,015,100	3,877,400	10,892,500
Others ----------	76	69	316	385	404,800	300,600	1,387,400	1,688,000
Total ----------	3,964	2,985	2,968	5,953	56,321,600	43,881,500	57,779,100	101,660,600
Insured or Guar.								
Farmers Home Adm. ---	261	255	93	348	2,554,900	2,332,500	1,116,200	3,448,700
Savings & Loan Assn.-	332	280	39	319	2,817,500	2,405,600	463,100	2,868,700
Banks ----------	409	334	55	389	3,705,800	3,214,300	542,500	3,756,800
Others ----------	34	34	2	36	314,700	312,000	37,000	349,000
Total ----------	1,036	903	189	1,092	9,392,900	8,264,400	2,158,800	10,423,200
Grand Total ---	5,000	3,888	3,157	7,045	65,714,500	52,145,900	59,937,900	112,083,800
Insurers or Guarantors								
Federal Housing Adm.-	543	509	64	573	6,048,300	5,585,400	865,800	6,451,200
Veterans Adm. -------	232	186	35	221	1,700,300	1,444,300	259,500	1,703,800
Others ----------	50	45	5	50	452,900	406,800	72,800	479,600
Total ----------	825	740	104	844	8,201,500	7,436,500	1,198,100	8,634,600

Type of Financing	Rebuilding and Repairs							
	Number				Amount			
	Total 1969	Carry-over	New 1970	Total 1970	Total 1969	Carry-over	New 1970	Total 1970
Not Insured or Guar.								
Farmers Home Adm. ---	393	339	82	421	512,000	$474,000	$135,100	$609,100
Veterans Adm. -------	112	101	28	129	228,000	202,000	54,000	256,000
Savings & Loan Assn.-	247	229	221	450	434,200	355,200	157,500	512,700
Banks ----------	1,176	677	528	1,205	774,700	390,300	392,600	782,900
Federal Land Banks --	58	47	13	60	175,100	153,300	27,200	180,500
HUD ----------	1	1	32	33	3,600	3,600	24,800	28,400
Others ----------	2,263	1,151	1,109	2,260	681,600	397,200	1,356,000	1,753,200
Bureau & Tribal Loans	868	521	576	1,097	1,043,300	623,100	884,700	1,507,800
Total ----------	5,118	3,066	2,589	5,655	3,852,500	2,598,700	3,031,900	5,630,600
Insured or Guar.								
Farmers Home Adm. ---	83	78	47	125	259,400	248,800	121,500	370,300
Savings & Loan Assn.-	454	304	138	442	637,100	496,500	124,500	621,000
Banks ----------	354	231	116	347	516,200	355,100	98,000	453,100
Others ----------	1	-	-	-	1,200	-	-	-
Total ----------	892	613	301	914	1,413,900	1,100,400	344,000	1,444,400
Grand Total ---	6,010	3,679	2,890	6,569	5,266,400	3,699,100	3,375,900	7,075,000
Insurers or Guarantors								
Federal Housing Adm.-	758	537	206	743	1,099,800	874,900	211,000	1,085,900
Veterans Adm. -------	5	6	1	7	16,000	15,300	4,000	19,300
Others ----------	54	27	28	55	64,400	46,600	40,500	87,100
	817	570	235	805	1,180,200	936,800	255,500	1,192,300

Table 4 - Loans for which mortgages on trust land were given as security - calendar years

AREA	Total No. Loans Thru 12/31/69 (cum.)	New Loans C.Y. 1970	Total No. Paid in full Thru 12/31/70	No. Loans Out-standing 12/31/70	Amount Loans Received Thru 12/31/69 (cumulative)	Amount of New Loans C.Y. 1970	Amount Paid on Loans 12/31/70 (cumulative)	Balance Outstanding 12/31/70
Aberdeen	309	37	126	220	$5,354,264.24	$ 632,538.85	$1,935,731.06	$4,051,072.03
Anadarko	263	11	94	180	1,840,728.10	115,350.00	698,946.79	1,257,131.31
Billings	298	13	115	196	4,949,022.81	354,712.06	1,900,297.07	3,403,437.80
Minneapolis	7	-	1	6	67,330.00	-	15,434.59	51,895.41
Muskogee	55	4	28	31	545,980.27	106,030.88	211,343.28	440,667.87
Phoenix	47	17	1	63	383,780.00	187,710.00	52,136.00	519,354.00
Portland	108	15	45	78	2,262,789.98	242,517.35	1,427,415.34	1,077,891.99
Sacramento	21	2	5	18	300,355.00	12,200.00	57,217.00	255,338.00
Total	1,108	99	415	792	15,704,250.40	1,651,059.14	6,298,252.13	11,056,788.41

Table 5 - Loans for which mortgages on trust land were given as security - ten year record

Year Ended	Number New Loans	Number Additional Loans Paid in Full	Number Loans Out-standing	Amount New Loans	Amount Paid on Loans	Balance Outstanding
12/31/61	57	13	209	$ 681,588.44	$ 126,540.96	$1,635,454.33
12/31/62	64	31	242	717,746.66	285,302.71	2,067,898.28
12/31/63	104	27	319	1,027,823.14	239,537.53	2,856,183.89
12/31/64	99	28	390	1,240,067.99	323,190.65	3,773,061.23
12 31/65 (a)	98	29	459	1,622,092.38	311,756.20	5,083,397.41
12/31/66	102	43	518	1,578,885.68 (b)	597,241.49	6,065,041.60
12/31/67	112	49	581	2,374,810.86	767,866.93	7,671,985.53
12/31/68	111	38	654	2,115,728.06	836,837.00	8,950,876.59
12 31/69	114	51	717	2,493,715.67	1,247,309.37	10,197,282.89
12/31/70	99	24	792	1,651,059.14	791,553.62	11,056,788.41

(a) Adjusted to eliminate one loan. $11,500 erroneously included in 1965 report.
(b) Adjusted to include $1,330.00 omitted from 1966 report.

Table 6 - Funds of Indian Organizations

AREA	Tribal Funds Relending	Invested	Other	Total
Aberdeen	$ 455,256.96	$ 746,827.69	$1,943,200.91	$ 3,145,285.56
Albuquerque	1,025,662.43	90,990.05	293,553.16	1,410,205.64
Anadarko	5,334.17	116,206.97	28,832.06	150,373.20
Billings	5,434,963.83	1,735,480.09	4,009,587.17	11,180,031.09
Juneau	148,602.69	275,000.00	17,367,032.44	17,790,635.13
Minneapolis	40,324.04	1,060,294.34	478,148.56	1,578,766.94
Muskogee	-	450,000.00	252,146.72	702,146.72
Navajo	1,488,351.14	35,967,286.03	7,498,047.74	44,953,684.91
Phoenix	420,345.57	5,078,466.93	6,977,351.04	12,476,163.54
Portland	16,316,747.56	2,534,663.80	2,852,847.41	21,704,258.77
Sacramento	500,000.00	-	21,950.92	521,950.92
Central Office	565,440.26	1,618,180.62	(113,276.19)	2,070,344.69
Total	26,401,028.65	49,673,396.52	41,609,421.94	117,683,847.11

Table 7 - Appropriations and Administrative Expenses

Year	Total Appropriated	Administrative Expenses Authorizations	Expended	Charged to		
				General Fund	Oklahoma Fund	Navajo-Hopi Fund
1936	$2,500,000	$50,000	$50,000	$50,000	-	-
1937	980,000	65,000	65,000	65,000	-	-
1938	520,000	125,000	125,000	104,163	$20,837	-
1939	400,000	120,500	120,500	100,413	20,087	-
1940	400,000	122,500	122,500	102,079	20,421	-
1941	249,600	122,500	122,500	102,079	20,421	-
1942	250,000	135,700	135,700	113,079	22,621	-
1943	125,000	120,000	120,000	99,996	20,004	-
1944	-	135,000	135,000	112,496	22,504	-
1945	-	155,000	155,000	129,162	25,838	-
1946	250,000	125,000	125,000	104,163	20,837	-
1947	925,000	-	-	-	-	-
1948	-	-	-	-	-	-
1949	-	-	(27,314)	(22,761)	(4,553)	-
1950	3,000,000	-	(47)	(39)	(8)	-
1951	2,400,000	-	(7)	(6)	(1)	-
1952	800,000	-	-	-	-	-
1953	1,000,000	-	-	-	-	-
1954	-	-	-	-	-	-
1955	-	-	-	-	-	-
1956	-	200,000	187,295	134,853	28,094	24,348
1957	-	350,000	314,121	226,167	47,118	40,836
1958	-	524,000	471,770	339,674	70,766	61,330
1959	-	566,000	539,561	388,484	80,934	70,143
1960	-	754,000	579,984	417,588	86,998	75,398
1961	-	797,000	686,714	494,434	103,007	89,273
1962	4,000,000	-	45,728	32,924	6,859	5,945
1963	4,000,000	-	(65)	(47)	(10)	(8)
1964	2,000,000	-	-	-	-	-
1965	900,000	-	-	-	-	-
1966	-	-	-	-	-	-
1967	-	-	-	-	-	-
1968	450,000	-	-	-	-	-
1969	450,000	-	-	-	-	-
Total	25,599,600	4,467,200	4,073,940	3,093,901	612,774	367,265

Table 8 - Oklahoma, Navajo-Hopi, and Expert Assistance Reserves

	Oklahoma	Navajo-Hopi	Expert Assistance
Appropriation	$2,000,000.00	$1,800,000.00	$1,800,000.00
Plus:			
Repayments - Principal	3,787,604.11	657,801.59	206,533.27
Payments - Interest	468,375.14	275,181.49	24,764.06
	6,255,979.25	2,732,983.08	2,031,297.33
Less:			
Amount Advanced	5,612,510.66	1,585,858.80	1,300,987.39
Administrative Expenses	612,774.10	367,263.89	-
Total Reserve--6-30-71	30,694.49	779,860.39	730,309.94

Table 9 - Comparative Cash Statement by Years

		Accruals to Fund		Livestock Settlements	Amount Loaned	Closing Cash Balance
		Principal Repayments	Interest Payments			
Total to:						
6-30-50	$8,350,760.85	$8,227,496.96	$400,719.21	-	$16,449,181.15	$529,795.87
6-30-51	2,400,006.84	903,058.59	67,217.33	$231,757.78	2,671,976.25	1,459,860.16
6-30-52	800,000.00	1,113,593.99	115,543.47	320,383.79	2,463,835.85	1,345,545.56
6-30-53	1,000,000.00	2,220,075.03	160,768.29	364,187.04	1,075,754.58	4,014,821.34
6-30-54	-	1,121,907.28	171,705.44	424,903.98	453,322.05	5,280,015.99
6-30-55	-	1,355,520.60	125,767.06	349,933.64	206,273.01	6,904,964.28
6-30-56	(187,294.89)	2,427,250.93	171,680.18	353,828.81	1,837,450.02	7,832,979.29
6-30-57	(314,121.36)	2,017,131.65	181,996.74	429,770.13	2,202,372.82	7,945,383.63
6-30-58	(471,770.13)	1,946,951.19	134,622.37	206,338.07	2,446,614.36	7,314,910.77
6-30-59	(539,560.56)	1,302,309.99	216,872.42	50,824.03	2,526,704.70	5,818,651.95
6-30-60	(579,983.54)	2,084,271.03	258,283.38	26,758.89	3,145,375.50	4,462,606.21
6-30-61	(686,714.38)	2,785,001.58	186,725.56	7,933.00	2,559,355.00	4,196,196.97
6-30-62	3,954,272.13	2,250,342.57	367,320.85	3,776.44	4,362,184.71	6,409,724.25
6-30-63	4,000,065.10	767,858.06	327,153.95	3,706.82	5,959,712.09	5,548,796.09
6-30-64	2,000,000.00	1,167,089.29	431,926.42	4,293.26	6,697,776.17	2,454,328.89
6-30-65	900,000.00	1,520,389.09	486,246.99	902.36	2,186,858.69	3,175,008.64
6-30-66	-	1,930,804.40	1,014,774.00	2,742.13	2,549,744.99	3,573,584.18
6-30-67	-	1,032,945.40	627,895.50	-	2,456,358.65	2,778,066.43
6-30-68	450,000.00	1,572,108.34	437,293.81	24.58	2,642,838.80	2,594,654.36
6-30-69	450,000.00	1,107,588.42	757,910.15	1,044.00	1,784,422.38	3,126,774.55
6-30-70	-	1,760,931.36	642,842.47	-	2,270,587.71	3,259,960.67
6-30-71	-	1,373,795.21	817,508.16	-	3,299,876.81	2,151,387.23
	21,525,660.06	41,988,420.96	8,102,773.75	2,783,108.75	72,248,576.29	2,151,387.23

Table 10 - Commitments and Advances by the United States

	Commitments	Advances	Unadvanced Commitments
Total to:			
6-30-60	$37,988,114.29	$35,478,860.29	$2,509,254.00
6-30-61	6,415,502.00	2,559,355.00	6,365,401.00
6-30-62	10,624,372.82	4,362,184.71	12,627,589.11
6-30-63	5,584,504.98	5,959,712.09	12,252,382.00
6-30-64	5,972,244.17	6,697,776.17	11,526,850.00
6-30-65	(2,226,215.31)	2,186,858.69	7,113,776.00
6-30-66	1,173,970.00	2,549,744.99	5,738,001.01
6-30-67	1,606,065.00	2,456,358.65	4,887,707.36
6-30-68	6,578,394.00	2,642,838.80	8,823,262.56
6-30-69	1,793,551.54	1,784,422.38	8,832,391.72
6-30-70	3,646,864.28	2,270,587.71	10,208,668.29
6-30-71	4,738,401.94	3,299,876.81	11,647,193.42
Total 6-30-71	83,895,769.71	72,248,576.29	11,647,193.42

Table 12 - Scheduled Repayments of Loans to United States (a)

	Corporations and Tribes	Credit Associations	Cooperatives	Individual Indians	Total
Balance Unpaid	$22,526,647.98	$1,987,569.86	$1,092,388.52	$962,252.17	$26,568,858.53
Payments in Transit	2,134.91	-	-	131.86	2,266.77
Payments Delinquent	1,542,360.39	7,052.62	44,385.89	168,523.99	1,762,322.89
Payments due by Fiscal Years:					
1972	908,186.39	44,500.00	6,611.53	132,099.97(b)	1,091,397.89
1973	857,434.45	39,500.00	30,421.00	133,417.87(b)	1,060,773.32
1974	1,007,217.63	44,500.00	39,421.00	132,017.87(b)	1,223,156.50
1975	903,898.33	51,000.00	40,421.00	132,018.87(b)	1,127,338.20
1976	4,263,622.20	27,000.00	53,721.00	132,020.87(b)	4,476,364.07
After 1976	13,041,793.68	1,774,017.24	877,407.10	132,020.87(b)	15,825,238.89

(a) Exclusive of loans for expert assistance $1,094,454.12
(b) Estimated

Table 13 - Allowance for Losses by Area (Loans by United States)

	Balance Unpaid		Allowance for Losses	
	1970	1971	1970	1971
Aberdeen	$3,343,766	$3,856,443	$74,516	$79,590
Albuquerque	2,220,665	2,402,974	29,990	29,395
Anadarko	256,542	372,645	38,793	39,478
Billings	3,264,713	3,724,116	27,822	31,157
Juneau	6,268,484	6,638,096	1,973,461	2,035,266
Minneapolis	685,462	787,554	8,238	8,082
Muskogee	1,960,772	1,592,219	199,647	154,728
Navajo	460,380	390,380	2,970	2,589
Phoenix	3,875,080	4,027,743	23,457	26,163
Portland	1,150,638	1,275,418	22,182	23,615
Other	2,250,149	2,593,458	153,726	178,016
Total	25,736,651	27,661,046	2,554,802	2,608,079

Table 11 - Principal and Interest Payments to United States

Principal	Advanced	Paid	Written Off	Delinquent	Unpaid Balance
6-30-62	$42,400,400,00	$29,754,911.39	$ 235,562.20	$ 243,832.17	$12,379,345.71
In Transit 6-30-62		30,580.70			
6-30-63	48,360,112.09	30,522,769.45	236,257.94	304,736.43	17,600,966.61
In Transit 6-30-63		118.09			
6-30-64	55,057,888.26	31,689,858.74	236,257.94	292,529.18	23,131,723.50
In Transit 6-30-64		48.08			
6-30-65	57,244,746.95	33,210,247.83	325,870.83	1,893,928.80	23,701,109.11
In Transit 6-30-65		7,519.18			
6-30-66	59,794,491.94	35,141,052.23	414,266.32	617,236.63	24,236,423.74
In Transit 6-30-66		2,749.65			
6-30-67	62,250,850.59	36,173,997.63	421,534.05	538,731.02	25,655,207.69
In Transit 6-30-67		111.22			
6-30-68	64,893,689.39	37,746,105.97	1,969,164.15	1,275,646.30	25,175,157.73
In Transit 6-30-68		3,261.54			
6-30-69	66,678,111.77	38,853,694.39	2,596,842.68	4,530,160.80	25,223,961.30
In Transit 6-30-69		3,613.40			
6-30-70	68,948,699.48	40,614,625.75	2,596,842.68	1,749,476.55	25,736,651.31
In Transit 6-30-70		579.74			
6-30-71	72,248,576.29	41,990,416.66	2,596,842.68	1,759,822.89	27,661,045.88
In Transit 6-30-71		271.07			

Interest	Accrued	Paid	Written Off	Delinquent	Unpaid Balance
6-30-62	2,677,451.30	2,559,222.30	19,859.23	25,240.08	97,791.03
In Transit 6-30-62		578.74			
6-30-63	3,093,059.79	2,886,376.25	19,910.51	29,498.78	153,321.73
In Transit 6-30-63		33,451.30			
6-30-64	3,744,536.96	3,318,302.67	19,910.51	77,726.07	401,214.97
In Transit 6-30-64		5,108.81			
6-30-65	4,527,542.09	3,804,549.66	26,505.58	191,567.72	641,699.24
In Transit 6-30-65		54,787.61			
6-30-66	5,358,834.16	4,819,323.66	32,075.07	117,027.35	494,498.90
In Transit 6-30-66		12,936.53			
6-30-67	6,251,007.66	5,447,219.16	33,787.87	182,169.89	768,682.85
In Transit 6-30-67		1,317.78			
6-30-68	7,183,712.26	5,884,512.97	232,013.08	324,246.87	947,377.20
In Transit 6-30-68		119,809.01			
6-30-69	8,090,261.33	6,642,423.12	570,248.43	559,983.00	875,167.62
In Transit 6-30-69		2,422.16			
6-30-70	9,043,331.88	7,285,265.59	570,248,43	570,583.36	1,175,392.59
In Transit 6-30-70		12,425.27			
6-30-71	10,077,222.47	8,100,778.05	570,248.43	377,475.68	1,404,298.45
In Transit 6-30-71		1,897.54			

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Table 14 - Interest Rates - Fiscal Year 1971

	Unpaid Balance	Non-Interest Bearing	1%	2%	3%	4%	4-1/2 to 4-3/4%	5%	5-1/2%
Aberdeen	$3,856,443	$23,407	-	$1,533,152	$ 979,530	-	-	$ 595,893	$ 724,461
Albuquerque	2,402,974	-	-	15,068	4,502	$59,372	$ 146,313	10,190	2,167,529
Anadarko	372,645	-	$ 1,453	-	34,155	126,426	-	16,829	193,782
Billings	3,724,116	-	18,750	1,577,349	980,000	3,700	209,000	236,086	699,231
Juneau	6,638,096	-	32,954	1,040,309	146,977	-	565,411	1,596,776	3,255,669
Minneapolis	787,554	-	-	-	12,826	-	285,000	142,500	347,228
Muskogee	1,592,219	-	4,000	718,467	561,788	3,785	-	259,856	44,323
Navajo	390,380	-	250,000	140,000	380	-	-	-	-
Phoenix	4,027,743	4,434	-	866,000	508,863	44,288	1,525,940	300,000	778,218
Portland	1,275,418	-	-	401,658	459,000	22,500	-	100,000	292,260
Other	2,593,458	-	10,000	538,950	-	276,600	1,166,444	145,000	456,464
Total	27,661,046	27,841	317,157	6,830,953	3,688,021	536,671	3,898,108	3,403,130	8,959,165
PURPOSE									
To organizations:									
Relending	12,311,293	20,582	307,157	5,267,801	3,591,993	22,500	285,000	2,610,000	206,260
Land Enterprises	3,148,128	-	-	1,561,902	-	-	332,256	100,000	1,153,970
Other Enterprises	9,052,662	-	10,000	1,250	12,826	276,600	3,249,656	290,893	5,211,437
To Cooperatives	1,092,389	-	-	-	44,386	-	31,196	181,807	835,000
To Individuals:									
Non-Educational	916,045	-	-	-	-	237,571	-	220,430	458,044
Educational	46,075	7,259	-	-	38,816	-	-	-	-
Expert Assistance	1,094,454	-	-	-	-	-	-	-	1,094,454
Total	27,661,046	27,841	317,157	6,830,953	3,688,021	536,671	3,898,108	3,403,130	8,959,165
Annual Interest on Present Contracts	1,111,119	-	3,172	136,619	110,641	21,467	176,310	170,156	492,754

Table 15 - Status of the Revolving Fund for Loans - June 30, 1971

	General Fund	Navajo Hopi Fund	Oklahoma Fund	Expert Assistance	Total
Unallotted commitments	$10,064,146	$400,000	$311,000	$872,048	$11,647,194
Applications authorized	11,573,271	600,000	104,575	-	12,277,846
Total advances scheduled	21,637,417	1,000,000	415,575	872,048	23,925,040
Less: Cash available	610,523	779,860	30,694	730,310	2,151,387
Cash Shortage	21,026,894	220,140	384,881	141,738	21,773,653

Table 16 - Summary of Estimated Indian Financing Needs by Purpose

Total Indian Financing Needs		$999,357,735
1. Financing of industrial development and group commercial enterprises		211,106,473
2. Financing of recreation development		70,922,100
3. Financing of utility systems, transportation terminals, community buildings, civic facilities, and other governmental purposes for which bonds may be issued		82,194,068
4. Financing of group arts and crafts enterprises		4,356,300
5. Loans to individuals		507,232,546
(a) Land	$90,192,200	
(b) Agricultural	122,376,606	
(c) Non-agricultural	35,556,700	
(d) Housing	132,423,700	
(e) Small business	47,166,900	
(f) Education	9,657,250	
(g) Other	69,859,190	
6. Tribal land purchase		122,674,200
7. Expert Assistance		872,048

Table 17 - Loans to Individuals (Cumulative) - Ten Year Record

Year	By Corporations and Tribes		By Credit Associations		Direct By United States		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1962	34,102	$42,168,385.81	3,389	$4,079,285.38	3,517	$5,515,065.86	41,008	$51,762,737.05
1963	35,182	45,498,390.24	3,463	4,408,814.44	3,570	5,708,708.60	42,215	55,615,913.28
1964	36,335	49,417,141.45	3,551	4,803,375.91	3,621	5,968,016.47	43,507	60,188,533.83
1965	37,337	52,596,775.42	3,615	5,155,603.21	3,655	6,083,160.16	44,607	63,835,538.79
1966	38,535	55,446,067.71	3,685	5,424,115.89	3,690	6,175,016.16	45,910	67,045,199.76
1967	39,823	59,620,777.60	3,734	5,650,714.22	3,734	6,324,145.86	47,291	71,595,637.68
1968	41,168	63,842,777.61	3,810	6,038,146.03	3,771	6,442,515.36	48,749	76,323,439.00
1969	42,723	69,432,384.51	3,887	6,461,542.02	3,798	6,549,752.90	50,408	82,443,679.43
1970	44,396	75,824,295.56	3,949	6,860,973.66	3,832	6,735,443.04	52,177	89,420,712.26
1971	46,212	83,031,600.54	3,991	7,225,072.39	3,852	7,107,570.17	54,055	97,364,243.10

Table 18 - Loans to Individuals (By Years) - Ten Year Record

Year	By Corporations and Tribes		By Credit Associations		Direct By United States		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1961*	33,212	$39,174,445.07	3,332	$3,754,332.94	3,453	$5,405,697.36	39,997	$48,334,475.37
1962	890	2,993,940.74	57	324,952.44	64	109,368.50	1,011	3,428,261.68
1963	1,080	3,330,004.43	74	329,529.06	53	193,642.74	1,207	3,853,176.23
1964	1,153	3,918,751.21	88	394,561.47	51	259,307.87	1,292	4,572,620.55
1965	1,002	3,179,633.97	64	352,227.30	34	115,143.69	1,100	3,647,004.96
1966	1,198	2,849,292.29	70	268,512.68	35	91,856.00	1,303	3,209,660.97
1967	1,288	4,174,709.89	49	226,598.33	44	149,129.70	1,381	4,550,437.92
1968	1,345	4,222,000.01	76	387,431.81	37	118,369.50	1,458	4,727,801.32
1969	1,555	5,589,606.90	77	423,395.99	27	107,237.54	1,659	6,120,240.43
1970	1,673	6,391,911.05	62	399,431.64	34	185,690.14	1,769	6,977,032.83
1971	1,816	7,207,304.98	42	364,098.73	20	372,127.13	1,878	7,943,530.84
Total	46,212	83,031,600.54	3,991	7,225,072.39	3,852	7,107,570.17	54,055	97,364,243.10

*Total through 1961

Table 19 - Loans to Individuals by Areas (Cumulative)

	1970		1971	
	Total No.	Total Amount	Total No.	Total Amount
Aberdeen	6,976	$8,401,795.57	7,426	$8,819,267.66
Albuquerque	1,775	2,735,057.20	1,808	3,039,061.64
Anadarko	2,661	2,826,594.23	2,709	2,902,423.40
Billings	12,139	24,280,952.87	12,475	26,130,744.40
Juneau	888	6,127,835.74	912	6,840,290.89
Minneapolis	3,340	2,702,831.97	3,407	2,849,906.22
Muskogee	3,870*	5,760,950.95*	3,913	6,102,732.43
Navajo	1,655	4,062,016.94	1,749	4,500,328.50
Phoenix	5,505	8,866,557.24	5,554	9,361,346.05
Portland	11,835	21,634,798.78	12,504	24,366,985.52
Sacramento	123	258,349.36	164	500,587.98
Central Office	1,410*	1,762,971.41*	1,434	1,950,568.41
Total	52,177	89,420,712.26	54,055	97,364,243.10

*Mississippi Band of Choctaw Indians' account transferred to the Central Office

Table 20 - Loans to Individuals by Areas (Comparison)

	1970		1971	
	No. Made	Amount	No. Made	Amount
Aberdeen	318	438,241.07	450	417,472.09
Albuquerque	16	112,984.68	33	304,004.44
Anadarko	50	94,746.50	48	75,829.17
Billings	577	2,532,708.08	336	1,849,791.53
Juneau	7	211,667.88	24	712,455.15
Minneapolis	53	62,782.26	67	147,074.25
Muskogee	69	343,004.65	43	341,781.48
Navajo	129	711,012.30	94	438,311.56
Phoenix	37	308,894.38	49	494,788.81
Portland	484	1,965,079.03	669	2,732,186.74
Sacramento	28	19 ,392.00	41	242,238.62
Central Office	1	2,520.00	24	187,597.00
Total	1,769	6,977,032.83	1,878	7,943,530.84

Table 21 - Repayment Record - Principal Loans to Individuals (Cumulative) Ten Year Record

	Year	Total Advanced	Payments Made	Written Off	Balance Outstanding	In Process Liquidation & Delinquent
Corporations and Tribes	1962	$41,849,744.02	$33,195,935.49	$747,996.21	$7,905,812.32	$1,576,341.09
	1963	45,180,372.31	34,873,412.42	764,465.52	9,542,494.37	1,695,601.54
	1964	49,162,803.31	36,996,286.92	819,405.84	11,347,110.55	2,010,647.27
	1965	52,340,958.62	39,193,376.07	928,777.10	12,218,805.45	2,605,652.27
	1966	55,230,609.32	41,424,826.69	1,017,182.76	12,788,599.87	2,913,239.90
	1967	59,261,399.08	44,120,992.19	1,146,128.21	13,994,278.68	2,231,125.20
	1968	63,652,612.87	47,019,729.59	1,232,906.02	15,399,977.26	2,603,603.75
	1969	69,048,679.35	50,040,606.75	1,386,896.82	17,621,175.78	2,620,915.12
	1970	75,431,862.14	53,607,926.96	1,391,210.62	20,432,724.56	2,431,878.15
	1971	83,031,600.54	57,431,200.05	1,562,011.31	24,038,389.18	3,070,809.97
Credit Associations	1962	4,056,833.38	3,292,063.22	84,037.80	680,732.36	51,577.04
	1963	4,387,927.44	3,409,787.28	80,328.69	897,811.47	52,031.73
	1964	4,798,871.28	3,536,928.76	79,844.52	1,182,098.00	40,354.29
	1965	5,152,342.21	3,721,958.06	90,713.40	1,339,670.75	68,490.27
	1966	5,405,000.89	3,918,621.20	91,685.09	1,394,694.60	72,994.33
	1967	5,624,263.00	4,127,371.01	97,962.12	1,398,929.87	109,817.78
	1968	6,003,814.03	4,327,836.87	103,191.70	1,572,785.46	301,571.83
	1969	6,422,714.84	4,553,856.34	120,567.24	1,748,291.26	202,040.54
	1970	6,821,821.42	4,752,643.10	141,931.01	1,927,247.31	136,422.57
	1971	7,225,072.39	5,088,530.96	135,334.63	2,001,206.80	168,189.30
Direct Loans	1962	5,491,565.86	5,022,912.06	138,456.09	330,197.71	103,666.27
	1963	5,659,948.60	5,088,643.79	139,151.83	432,152.98	111,741.15
	1964	5,958,336.47	5,169,080.67	139,151.83	650,103.97	112,139.87
	1965	6,065,555.16	5,267,481.52	151,697.56	646,376.08	101,507.71
	1966	6,156,046.16	5,349,467.91	173,210.49	633,367.76	98,008.34
	1967	6,299,045.86	5,457,659.37	180,478.22	660,908.27	104,599.14
	1968	6,433,665.36	5,548,075.40	218,051.41	667,538.55	60,637.76
	1969	6,538,752.90	5,640,946.43	217,799.56	680,006.91	79,447.50
	1970	6,702,343.04	5,724,332.53	217,799.56	760,210.95	61,208.39
	1971	7,107,570.17	5,824,844.00	217,799.56	1,064,926.61	178,745.82
Total	1962	51,398,143.26	41,510,910.77	970,490.10	8,916,742.39	1,731,584.40
	1963	55,228,248.35	43,371,843.49	983,946.04	10,872,458.82	1,859,374.42
	1964	59,920,011.06	45,702,296.35	1,038,402.19	13,179,312.52	2,163,141.43
	1965	63,558,855.99	48,182,815.65	1,171,188.06	14,204,852.28	2,775,650.25
	1966	66,791,656.37	50,692,915.80	1,282,078.34	14,816,662.23	3,084,242.57
	1967	71,184,707.94	53,706,022.57	1,424,568.55	16,054,116.82	2,445,542.12
	1968	76,090,092.26	56,895,641.86	1,554,149.13	17,640,301.27	2,965,813.34
	1969	82,010,147.09	60,235,409.52	1,725,263.62	20,049,473.95	2,902,403.16
	1970	88,956,026.60	64,084,902.59	1,750,941.19	23,120,182.82	2,629,509.11
	1971	97,364,243.10	68,344,575.01	1,915,145.50	27,104,522.59	3,417,745.09

Table 22 - Summary - Percentages - Repayment Record, Loans to Individuals

Year	Advanced	Paid	Written Off	Balance Outstanding	Delinquent
1962	100.00	80.76	1.89	17.35	19.42
1963	100.00	78.54	1.78	19.68	17.10
1964	100.00	76.27	1.73	22.00	16.41
1965	100.00	75.81	1.84	22.35	19.54
1966	100.00	75.89	1.92	22.19	20.82
1967	100.00	75.45	2.00	22.55	15.23
1968	100.00	74.78	2.04	23.18	16.81
1969	100.00	73.45	2.10	24.45	14.48
1970	100.00	72.04	1.97	25.99	11.37
1971	100.00	70.19	1.97	27.84	12.61

Table 23 - Payment of Interest - Ten Year Record - Loans to Individuals (Cumulative)

	Year	Accrued	Paid	Written Off	Balance Outstanding	Delinquent
Corporation and Tribes	1962	$3,566,048.93	$3,300,311.02	$35,687.56	$230,050.35	$104,777.33
	1963	3,924,690.13	3,589,811.45	36,116.74	298,761.94	135,678.67
	1964	4,388,893.32	4,012,830.09	44,379.78	331,683.45	165,095.63
	1965	4,919,902.92	4,462,317.53	49,624.52	407,960.87	221,146.48
	1966	5,492,758.83	4,992,787.94	53,777.27	446,193.62	248,399.30
	1967	6,082,018.68	5,602,742.28	68,442.99	410,833.41	224,169.60
	1968	6,765,644.16	6,215,435.45	69,532.75	480,675.96	266,519.59
	1969	7,477,429.00	6,869,506.31	88,636.39	519,286.30	302,912.80
	1970	8,157,587.93	7,468,981.38	95,765.72	592,840.83	354,377.59
	1971	9,358,530.83	8,579,086.47	108,217.36	671,227.00	375,592.02
Credit Associations	1962	405,442.60	381,947.98	2,408.40	21,086.22	9,468.22
	1963	441,729.84	409,436.02	2,104.63	30,189.19	11,285.95
	1964	489,605.85	445,988.32	1,683.16	41,934.37	13,911.44
	1965	550,241.86	501,322.41	5,123.04	43,796.41	13,455.53
	1966	614,534.41	565,932.44	5,126.97	43,475.00	15,699.30
	1967	675,320.97	628,937.52	5,191.57	41,191.88	12,581.02
	1968	750,453.10	682,413.42	5,051.25	62,988.43	29,911.66
	1969	829,789.68	759,674.16	5,077.76	65,037.76	21,645.99
	1970	921,095.85	834,593.14	7,363.21	79,139.50	29,594.27
	1971	920,452.48	851,512.37	7,405.13	61,534.98	2,143.45
Direct Loans	1962	231,883.28	195,968.20	19,158.91	16,756.17	9,903.40
	1963	247,441.47	211,136.61	19,210.19	17,094.67	11,873.64
	1964	270,315.85	228,291.05	19,210.19	22,814.61	13,583.20
	1965	299,131.69	248,883.03	23,296.37	26,952.29	11,163.69
	1966	326,890.64	271,863.47	28,496.01	26,531.16	14,364.61
	1967	352,322.04	296,822.89	30,208.81	25,290.34	20,337.13
	1968	346,831.40	283,153.54	34,413.64	29,264.22	24,248.86
	1969	409,166.08	336,318.28	34,735.66	38,112.14	31,563.20
	1970	445,032.13	357,867.36	34,735.66	52,429.11	38,986.74
	1971	485,214.77	382,294.27	34,735.66	68,184.84	6,326.23
Total	1962	4,203,374.81	3,878,227.20	57,254.87	267,892.74	124,148.95
	1963	4,613,861.44	4,210,384.08	57,431.56	346,045.80	158,838.26
	1964	5,148,815.02	4,687,109.46	65,273.13	396,432.43	192,590.27
	1965	5,769,276.47	5,212,522.97	78,043.93	478,709.57	245,765.70
	1966	6,434,183.88	5,830,583.85	87,400.25	516,199.78	278,463.21
	1967	7,109,661.69	6,528,502.69	103,843.37	477,315.63	257,087.75
	1968	7,862,928.66	7,181,002.41	108,997.64	572,928.61	320,680.11
	1969	8,716,384.76	7,965,498.75	128,449.81	622,436.20	356,121.99
	1970	9,523,715.91	8,661,441.88	137,864.59	724,409.44	422,958.60
	1971	10,764,198.08	9,812,893.11	150,358.15	800,946.82	384,061.70

Table 24 - Educational Loans - June 30, 1971

	Total No. Loans (Cumulative)	Total Amount Committed (Cumulative)	Number Outstanding	Balance Unpaid	Number Delinquent	Amount Delinquent	Percent Amount Unpaid Delinquent
Grand Total, All Loans	3,183	$2,053,675.77	576	$507,126.47	205	$114,251.39	22.53
Total Loans by United States	866	332,245.98	89	46,075.04	51	10,430.17	22.64
Aberdeen	356	144,446.38	63	18,936.93	42	6,208.80	32.79
Albuquerque	80	38,787.40	7	4,502.01	4	2,502.01	55.58
Anadarko	179	81,857.43	10	16,057.00	1	458.76	2.86
Billings	22	4,767.00	-	-	-	-	-
Juneau	28	7,995.00	1	377.67	1	377.67	100.00
Minneapolis	54	16,402.79	-	-	-	-	-
Muskogee	59	12,943.00	1	500.00	-	-	-
Navajo	26	4,470.00	1	380.00	1	380.00	100.00
Phoenix	22	9,321.98	6	5,321.43	2	502.93	9.45
Portland	20	5,750.00	-	-	-	-	-
Sacramento	2	590.00	-	-	-	-	-
Central Office	18	4,915.00	-	-	-	-	-
Total Loans by Organizations	2,317	1,721,429.79	487	461,051.43	154	103,821.22	22.52
Aberdeen	730	444,635.74	80	32,145.95	30	8,778.81	27.31
Albuquerque	22	18,567.35	3	1,880.88	1	28.97	1.54
Anadarko	111	58,422.34	-	-	-	-	-
Billings	645	745,055.09	247	326,923.17	84	75,917.72	23.22
Juneau	4	2,800.00	-	-	-	-	-
Minneapolis	76	29,884.00	-	-	-	-	-
Muskogee	93	43,508.75	8	2,658.01	1	350.00	13.17
Navajo	228	106,153.70	38	18,063.58	22	11,505.40	63.69
Phoenix	88	64,623.45	18	12,116.82	9	5,135.60	42.38
Portland	294	191,586.56	78	55,763.46	6	2,058.59	3.69
Sacramento	15	12,033.31	15	11,499.56	1	46.13	0.40
Central Office	11	4,159.50	-	-	-	-	-

Summary - Educational Loans - Ten Year Record

June 30, 1962	2,525	1,478,651.24	646	411,180.89	291	102,195.17	24.85
June 30, 1963	2,601	1,547,743.24	617	398,766.70	343	151,264.10	37.93
June 30, 1964	2,659	1,582,560.43	581	385,659.08	357	178,744.02	46.35
June 30, 1965	2,696	1,637,703.49	531	383,202.14	354	176,814.85	46.52
June 30, 1966	2,748	1,680,382.43	501	375,904.01	323	167,893.37	44.66
June 30, 1967	2,781	1,713,624.62	446	353,954.10	272	163,944.63	46.32
June 30, 1968	2,825	1,756,371.36	428	335,328.03	237	141,890.95	42.31
June 30, 1969	2,903	1,850,951.21	440	366,569.71	221	133,640.13	36.45
June 30, 1970	3,022	1,929,084.13	480	419,904.75	212	105,823.59	25.20
June 30, 1971	3,183	2,053,675.77	576	507,126.47	205	114,251.39	22.53

Table 25 - Summary of Status of Loans by Organizations and Loans to Individuals and Cooperatives by United States - Five Year Record

		Loaned & Invested	Repaid	Written Off	Balance
Enterprises					
Total Through	6-30-66	$79,959,618.74	$21,561,046.42	$252,614.66	$58,145,957.66
Additional	6-30-67	26,086,149.80	732,967.14	(20,253.22)	83,519,393.54
	6-30-68	10,325,359.30	940,177.42	1,530,043.45	91,374,531.97
	6-30-69	11,668,349.41	972,268.98	729,058.94	101,341,553.46
	6-30-70	9,283,657.79	1,130,964.18	-	109,494,247.07
	6-30-71	3,794,872.64	1,344,491.93	100,494.63	111,844,133.15
Total Through	6-30-71	141,118,007.68	26,681,916.07	2,591,958.46	111,844,133.15
Cooperatives					
Total Through	6-30-66	2,973,940.23	1,717,073.74	34,013.80	1,222,852.69
Additional	6-30-67	75,000.00	97,519.51	-	1,200,333.18
	6-30-68	43,895.63	51,232.02	-	1,192,996.79
	6-30-69	63,000.00	62,322.82	-	1,193,673.97
	6-30-70	20,999.00	62,481.56	-	1,152,191.41
	6-30-71	99,050.00	80,216.92	-	1,171,024.49
Total Through	6-30-71	3,275,884.86	2,070,846.57	34,013.80	1,171,024.49
Individuals					
Total Through	6-30-66	66,791,656.37	50,692,915.80	1,282,078.34	14,816,662.23
Additional	6-30-67	4,393,051.57	3,013,106.77	142,490.21	16,054,116.82
	6-30-68	4,905,384.32	3,188,565.92	130,633.95	17,640,301.27
	6-30-69	5,920,054.83	3,340,821.03	170,061.12	20,049,473.95
	6-30-70	6,945,879.51	3,849,493.07	25,677.57	23,120,182.82
	6-30-71	8,408,216.50	4,259,672.42	164,204.31	27,104,522.59
Total Through	6-30-71	97,364,243.10	68,344,575.01	1,915,145.50	27,104,522.59
Total All Loans Through	6-30-71	241,758,135.64	97,097,337.65	4,541,117.76	140,119,680.23

Table 26 - Loans and Investments by Indian Organizations and Loans to Individual Indians and Cooperatives by the United States, by Areas

	Owing by Individuals		Cash Loans Delinquent and in Process of Liquidation	Owing by Cooperatives	Delinquent and in Process of Liquidation	Loaned to and Invested In Enterprises	Delinquent	Total Outstanding in Area	Total Delinquent
	Cash	In Kind							
Aberdeen----	$1,564,851.47	-	$233,790.58	-	-	$4,904,480.89	$62,334.54	$6,469,332.36	$296,125.12
Albuquerque-	869,020.02	-	86,375.29	$15,111.29	-	1,944,373.26	220,482.22	2,828,504.57	306,857.51
Anadarko----	383,759.81	-	37,756.27	18,098.62	$18,098.62	3,227.56	-	405,085.99	55,854.89
Billings----	8,246,999.08	$695.68	970,841.59	4,012.10	-	6,195,969.67	-	14,447,676.53	970,841.59
Juneau------	2,264,122.16	-	794,381.88	1,018,990.53	-	21,017,183.71	472,541.28	24,300,296.40	1,266,923.16
Minneapolis-	430,598.18	-	38,409.57	47,264.63	-	1,456,797.10	50,619.63	1,934,659.91	89,029.20
Muskogee----	1,932,496.03	17,760.00	320,667.07	26,287.27	26,287.27	450,000.00	-	2,426,543.30	346,954.34
Navajo------	2,021,823.33	-	114,816.60	11,976.05	-	43,324,632.60	37,000.00	45,358,431.98	151,816.60
Phoenix-----	2,265,644.59	195.00	243,601.06	29,284.00	-	11,835,822.91	-	14,130,946.50	243,601.06
Portland----	6,250,513.82	-	468,327.88	-	-	16,727,405.02	-	22,977,918.84	468,327.88
Central Office----	390,312.00	-	107,579.61	-	-	3,984,240.43	260,991.59	4,374,552.43	368,571.20
Sacramento--	484,382.10	-	1,197.69	-	-	-	-	484,382.10	1,197.69
TOTAL	27,104,522.59	18,650.68	3,417,745.09	1,171,024.49	44,385.89	111,844,133.15	1,103,969.26	140,138,330.91	4,566,100.24

Table 27 - Summary of Total Loans and Advances by Organizations and Loans to Individuals and Cooperatives by the United States (Cumulative) Ten Year Record

	Year	By Corporations and Tribes	By Credit Associations	Direct to Cooperatives	Direct to Individuals	Total	Increase or (Decrease) Over Preceding Year
For Individual Loans	1962	$41,849,744.02	$4,056,833.38	-	$5,491,565.86	$51,398,143.26	$3,386,248.65
	1963	45,180,372.31	4,387,927.44	-	5,659,948.60	55,228,248.35	3,830,105.09
	1964	49,162,803.31	4,798,871.28	-	5,958,336.47	59,920,011.06	4,691,762.71
	1965	52,340,958.62	5,152,342.21	-	6,065,555.16	63,558,855.99	3,638,844.93
	1966	55,230,609.32	5,405,000.89	-	6,156,046.16	66,791,656.37	3,232,800.38
	1967	59,261,399.08	5,624,263.00	-	6,299,045.86	71,184,707.94	4,393,051.57
	1968	63,652,612.87	6,003,814.03	-	6,433,665.36	76,090,092.26	4,905,384.32
	1969	69,048,679.35	6,422,714.84	-	6,538,752.90	82,010,147.09	5,920,054.83
	1970	75,431,862.14	6,821,821.42	-	6,702,343.04	88,956,026.60	6,945,879.51
	1971	83,031,600.54	7,225,072.39	-	7,107,570.17	97,364,243.10	8,408,216.50
For Cooperative Loans	1962	1,056,515.23	-	$893,050.00	-	1,949,565.23	341,500.00
	1963	1,289,590.23	-	908,050.00	-	2,197,640.23	248,075.00
	1964	1,419,890.23	-	908,050.00	-	2,327,940.23	130,300.00
	1965	1,425,890.23	-	1,548,050.00	-	2,973,940.23	646,000.00
	1966	1,425,890.23	-	1,548,050.00	-	2,973,940.23	-
	1967	1,425,890.23	-	1,623,050.00	-	3,048,940.23	75,000.00
	1968	1,469,785.86	-	1,623,050.00	-	3,092,835.86	43,895.63
	1969	1,492,785.86	-	1,663,050.00	-	3,155,835.86	63,000.00
	1970	1,513,784.86	-	1,663,050.00	-	3,176,834.86	20,999.00
	1971	1,527,834.86	-	1,748,050.00	-	3,275,884.86	99,050.00
Used in Corporate or Tribal Enterprises (a)	1962	41,815,978.59	-	-	-	41,815,978.59	6,381,980.25
	1963	43,952,508.35	-	-	-	43,952,508.35	2,136,529.76
	1964	58,330,333.36	-	-	-	58,330,333.36	14,377,825.01
	1965	74,845,285.81	-	-	-	74,845,285.81	16,514,952.45
	1966	81,023,118.74	-	-	-	81,023,118.74	6,177,832.93
	1967	83,519,393.54	-	-	-	83,519,393.54	2,496,274.80
	1968	91,374,531.97	-	-	-	91,374,531.97	7,855,138.43
	1969	101,341,553.46	-	-	-	101,341,553.46	9,967,021.49
	1970	109,494,247.07	-	-	-	109,494,247.07	8,152,693.61
	1971	111,844,133.15	-	-	-	111,844,133.15	2,349,886.08
Total	1962	84,722,237.84	4,056,833.38	893,050.00	5,491,565.86	95,163,687.08	10,109,728.90
	1963	90,422,470.89	4,387,927.44	908,050.00	5,659,948.60	101,378,396.93	6,214,709.85
	1964	108,913,026.90	4,798,871.28	908,050.00	5,958,336.47	120,578,284.65	19,199,887.72
	1965	128,612,134.66	5,152,342.21	1,548,050.00	6,065,555.16	141,378,082.03	20,799,797.38
	1966	137,679,618.29	5,405,000.89	1,548,050.00	6,156,046.16	150,788,715.34	9,410,633.31
	1967	144,206,682.85	5,624,263.00	1,623,050.00	6,299,045.86	157,753,041.71	6,964,326.37
	1968	156,496,930.70	6,003,814.03	1,623,050.00	6,433,665.36	170,557,460.09	12,804,418.38
	1969	171,883,018.67	6,422,714.84	1,663,050.00	6,538,752.90	186,507,536.41	15,950,076.32
	1970	186,439,894.07	6,821,821.42	1,663,050.00	6,702,343.04	201,627,108.53	15,119,572.12
	1971	196,403,568.55	7,225,072.39	1,748,050.00	7,107,570 17	212,484,261.11	10,857,152.58

(a) Net amount loaned and invested

Table 28 - Tribal Enterprises (a)

Area	Advanced	Repaid	Charged Off	Balance Unpaid	Tribal Funds Invested	Retained Earnings Enterprises	Total Amount Loaned or Invested
Aberdeen	$4,513,721.68	$1,605,731.84	$789,664.46	$2,118,325.38	$746,827.69	$2,039,327.82	$4,904,480.89
Albuquerque	2,995,082.22	525,902.69	-	2,469,179.53	90,990.05	(615,796.32)	1,944,373.26
Anadarko	4,100.00	2,630.00	-	1,470.00	399.99	1,357.57	3,227.56
Billings	4,057,552.30	2,514,686.87	865.43	1,542,000.00	1,735,480.09	2,918,489.58	6,195,969.67
Juneau	22,212,986.99	17,078,113.62	1,563,209.84	3,571,663.53	275,000.00	17,170,520.18	21,017,183.71
Minneapolis	949,448.81	802,622.43	33,844.63	112,981.75	1,060,294.34	283,521.01	1,456,797.10
Muskogee	-	-	-	-	450,000.00	-	450,000.00
Navajo	892,449.01	753,010.93	-	139,438.08	35,967,286.03	7,217,908.49	43,324,632.60
Phoenix	3,707,016.04	1,743,998.42	20,876.52	1,942,141.10	5,078,466.93	4,815,214.88	11,835,822.91
Portland	13,316,767.29	184,387.62	20,141.79	13,112,237.88	2,534,663.80	1,080,503.34	16,727,405.02
Central Office	4,024,795.08	1,470,831.65	163,355.79	2,390,607.64	1,618,180.62	(24,547.83)	3,984,240.43
Sacramento	-	-	-	-	-	-	-
Total	56,673,919.42	26,681,916.07	2,591,958.46	27,400,044.89	49,557,589.54	34,886,498.72	111,844,133.15

(a) Includes tribal loans and investments to attract industries

Table 29 - Loans to Cooperatives (Cumulative) Ten Year Period

	Year	Advanced	Paid	Delinquent Principal	Principal Charged Off	Interest Paid	Interest Delinquent	Principal Owed
Loans by Corporations and Tribes	1962	$1,056,515.23	$877,747.54	$59.58	$12,353.82	$71,990.37	$3.16	$166,413.87
	1963	1,289,590.23	918,222.54	59.58	12,353.82	78,247.89	72.96	359,013.87
	1964	1,419,890.23	979,629.94	3,000.00	12,353.82	90,348.31	2,557.85	427,906.47
	1965	1,425,890.23	1,039,956.14	3,998.80	20,885.29	111,818.20	450.90	365,048.80
	1966	1,425,890.23	1,134,338.14	7,998.80	20,885.29	126,463.64	2,354.55	270,666.80
	1967	1,425,890.23	1,231,857.65	-	20,885.29	136,671.21	-	173,147.29
	1968	1,469,785.86	1,270,839.67	-	20,885.29	145,756.93	-	178,060.90
	1969	1,492,785.86	1,320,912.49	-	20,885.29	151,296.06	-	150,988.08
	1970	1,513,784.86	1,370,640.05	-	20,885.29	158,211.73	-	122,259.52
	1971	1,527,834.86	1,428,313.60	-	20,885.29	159,104.28	-	78,635.97
Direct Loans	1962	893,050.00	500,535.60	44,385.89	13,128.51	47,131.46	14,716.71	379,385.89
	1963	908,050.00	513,035.60	44,385.89	13,128.51	60,963.11	16,048.29	381,885.89
	1964	908,050.00	556,184.60	44,385.89	13,128.51	73,956.66	17,379.87	338,736.89
	1965	1,548,050.00	576,735.60	44,385.89	13,128.51	94,453.81	18,711.45	958,185.89
	1966	1,548,050.00	582,735.60	44,385.89	13,128.51	127,502.93	20,043.03	952,185.89
	1967	1,623,050.00	582,735.60	44,385.89	13,128.51	140,593.51	21,374.61	1,027,185.89
	1968	1,623,050.00	594,985.60	44,385.89	13,128.51	181,533.43	22,706.19	1,014,935.89
	1969	1,663,050.00	607,235.60	44,385.89	13,128.51	225,307.08	64,195.27	1,042,685.89
	1970	1,663,050.00	619,989.60	44,385.89	13,128.51	256,200.78	47,113.51	1,029,931.89
	1971	1,748,050.00	642,532.97	44,385.89	13,128.51	314,597.95	87,658.03	1,092,388.52
Total	1962	1,949,565.23	1,378,283.14	44,445.47	25,482.33	119,121.83	14,719.87	545,799.76
	1963	2,197,640.23	1,431,258.14	44,445.47	25,482.33	139,211.00	16,121.25	740,899.76
	1964	2,327,940.23	1,535,814.54	47,385.89	25,482.33	164,304.97	19,937.72	766,643.36
	1965	2,973,940.23	1,616,691.74	48,384.69	34,013.80	206,272.01	19,162.35	1,323,234.69
	1966	2,973,940.23	1,717,073.74	52,384.69	34,013.80	253,966.57	22,397.58	1,222,852.69
	1967	3,048,940.23	1,814,593.25	44,385.89	34,013.80	277,264.72	21,374.61	1,200,333.18
	1968	3,092,835.86	1,865,825.27	44,385.89	34,013.80	327,290.36	22,706 19	1,192,996.79
	1969	3,155,835.86	1,928,148.09	44,385.89	34,013.80	376,603.14	64,195.27	1,193,673.97
	1970	3,176,834.86	1,990,629.65	44,385.89	34,013.80	414,412.51	47,113.51	1,152,191.41
	1971	3,275,884.86	2,070,846.57	44,385.89	34,013.80	473,702.23	87,658.03	1,171,024.49

Table 30 -Purposes of Loans to Individuals (Annual -Dollar Value)

Year	AGRICULTURE		Business Enterprises	Consumers Credit	Education	Fisheries
	Farming	Livestock				
1971	$560,803.66	$932,916.97	$462,280.63	$798,843.88	$105,873.85	$43,991.49

Year	Land	HOUSING			Refinancing	Total
		New Construction and Purchase	Repairs and Modernization	Mobile Home and Trailer Purchase		
1971	$601,744.74	$2,414,934.25	$431,620.55	$465,658.23	$742,312.18	$7,560,980.43

The above categories replace those in previous years reports.

Table 31 -Livestock Loans Repayable "in kind" to Indian Organizations

	Number Unpaid		
	1970	1971	
Aberdeen----------	228.3	-	
Billings----------	38.0	23.0	
Muskogee----------	222.0	222.0	
Phoenix----------	3.0	3.0	
Total	491.3	248.0	

Table 32 - Total Financing Record (Thousands)

Year	Customary Lenders	Indian Funds	Bureau Funds	Total
1962	$77,063	$25,915	$12,460	$115,438
1963	85,433	25,627	17,646	128,706
1964	103,384	36,511	23,168	163,063
1965	157,309	52,660	23,741	233,710
1966	173,231	57,596	24,272	255,099
1967	183,437	81,736	25,688	290,861
1968	206,976	92,295	25,211	324,482
1969	252,620	105,095	25,247	382,962
1970	294,247	117,702	25,757	437,706
1971	372,838	117,684	27,681	518,203

Table 33 - Summary of Financing Through Bureau - Comparative Record

	Programs in Process of Liquidation		Active Programs		
Year	Reimbursable	Livestock	Funds of Indian Organizations	Loans Revolving Fund	Total
1962	$17,283	$32,888	$25,914,958	$12,409,926	$38,375,055
1963	16,674	28,655	25,626,688	17,601,085	43,273,102
1964	14,420	21,190	36,511,084	23,131,772	59,678,466
1965	13,529	19,472	52,659,722	23,708,628	76,401,351
1966	13,372	19,463	57,596,190	24,239,173	81,868,198
1967	13,136	19,463	81,736,553	25,655,319	107,424,471
1968	13,136	19,460	92,294,946	25,178,419	117,505,961
1969	777	18,785	105,094,890	25,227,575	130,342,027
1970	741	19,384	117,701,670	25,737,231	143,459,026
1971	694	19,384	117,683,847	27,661,046	145,364,971

Table 34 - 1971 Volume by Areas

Area	Financing Through Customary Channels	Programs in Process of Liquidation		Active Programs		Total
		Reimbursable	Livestock	Funds of Indian Organizations	Loans Revolving Fund	
Aberdeen	$36,457,700	-	-	$3,145,285	$3,856,443	$43,459,428
Albuquerque	28,422,300	-	-	1,410,206	2,402,974	32,235,480
Anadarko	10,496,000	-	-	150,373	372,645	11,019,018
Billings	34,136,400	$434	$1,624	11,180,031	3,724,116	49,042,605
Juneau	29,458,800	-	-	17,790,635	6,638,096	53,887,531
Minneapolis	10,705,200	-	-	1,578,767	787,554	13,071,521
Muskogee	74,011,400	-	17,760	702,147	1,592,219	76,323,526
Navajo	77,500,300	260	-	44,953,685	390,380	122,844,625
Phoenix	34,470,500	-	-	12,476,163	4,027,743	50,974,406
Portland	25,281,800	-	-	21,704,259	1,275,418	48,261,477
Central Office	8,675,000	-	-	2,070,345	2,593,458	13,338,803
Sacramento	3,222,700	-	-	521,951	-	3,744,651
Total	372,838,100	694	19,384	117,683,847	27,661,046	518,203,071